RECORDING COVER SHEET

Prepared by Leslie B. Shumake, Jr. P.O. Box 803 Olive Branch, MS 38654 662-895-5565

Return to:

First National Title, LLC,
Lawrence F. Hatten, III
6880 Cobblestone Blvd., Ste. 2,
Southaven, MS 38672
662-892-6536

STATE OF MISSISSIPPI COUNTY OF DESOTO

POWER OF ATTORNEY

GRANTOR:

BLANCHE N. SMITH 8517 DAVIDSON ROAD OLIVE BRANCH, MS 38654 PHONE: 901-428-3593

ATTORNEY IN FACT:

JUDY L. GERARD 8517 DAVIDSON ROAD OLIVE BRANCH, MS 38654 PHONE: 901-428-3593

FILE #: S17774

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, the undersigned BLANCHE N. SMITH, do hereby make, constitute and appoint JUDY L. GERARD as my sole and exclusive agent and attorney in fact with full power and authority to do all acts, deeds, matters and things whatsoever in and about my property and affairs, of whatsoever nature and wheresoever situated, and to do the same in my name, place and stead as fully and effectually to all intents and purposes as I could do in my own proper person if personally present.

This is a general power of attorney for all purposes whatsoever and therefore I do not enumerate the numerous matters that it covers, but there are no limitations nor restrictions whatsoever upon the agency thereby created and the authority hereby granted. This power of attorney shall not be affected by the subsequent disability or incompetence of the principal.

WITNESS MY SIGNATURE this & day of May, 1995.

STATE OF MISSISSIPPI COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority in and for said Count and State, the within named BLANCHE N. SMITH, who acknowledged that she signed and delivered the above and foregoing Power of Attorney as her free and voluntary act and deed

GIVEN UNDER MY HAND and official seal this

NOTARY PUBLIC STATE OF MISSISSIPPI AT I Y COMMISSION EXPIRES: Nov. 2, 19 ONDED THRU NOTARY PUBLIC UNDERWEI